

## CLAIMS

- 1 1. (Original) In a method of making a payment from a payer to a merchant of the  
2 type where the payment involves the merchant accepting a proposed payment in  
3 the form of an account number having a standard syntax from the payer at  
4 completion of a purchase, followed by the merchant requesting an authorization  
5 for the proposed payment from a financial institution, the improvement  
6 comprising the following act performed by a trusted third party service:
  - 7 a) authenticating the payer and authorizing the proposed payment in a single  
8 integrated process conducted without the involvement of the merchant.
- 1 2. (Original) The improvement of claim 1 further comprising the act of:
  - 2 a) allowing a persistent channel to be established between the trusted third  
3 party service and the payer prior to the payer completing the purchase, and  
4 wherein the act of authenticating the payer and authorizing the proposed  
5 payment in a single integrated process comprises the act of verifying that  
6 the persistent channel is available, and optionally contacting the payer  
7 over the persistent channel for additional authorization, if additional  
8 authorization is required by predetermined preferences.
- 1 3. (Original) The improvement of claim 2 further comprising the acts of:
  - 2 a) receiving a request from a Payment Processor for approval of the proposed  
3 payment pertaining to the account number, whereby the account number  
4 was submitted as the proposed payment for the purchase; and  
5 b) transmitting an instruction to the Payment Processor which depends on  
6 whether the transaction is verified or denied.
- 1 4. (Original) The improvement of claim 3 wherein the trusted third party service  
2 comprises a portal accessible on a network through which the persistent channel  
3 may be established using a network accessible device.

- 1 5. (Original) The improvement of claim 4 wherein the trusted third party service  
2 further comprises a telephone connection through which the persistent channel  
3 may be established.
- 1 6. (Original) The improvement of claim 5 wherein the transaction is an e-commerce  
2 transaction on the network, and wherein the transaction takes place between the  
3 payer's network accessible device and the merchant's world wide web site on the  
4 network.
- 1 7. (Original) The improvement of claim 5 wherein the purchase involves personal  
2 contact between the payer and the merchant.
- 1 8. (Original) The improvement of claim 6 or claim 7 wherein the Payment  
2 Processor is the issuer of a payment card account having the account number.
- 1 9. (Original) The improvement of claim 6 wherein the trusted third party service  
2 comprises an instant message system and the persistent channel is established  
3 over the instant message system.  
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10.through 60. (Withdrawn.)